



We invite you to visit our CalVet website at WWW.CALVET.CA.GOV or call us at 1-800-952-LOAN for current loan terms, as they are subject to change, or for information regarding district office locations or additional loan programs

| Current Rate | APR* | Payment* | Funding Source Restrictions |
|--|--|---|--|
| 5.50% | 5.90% | \$1,449.56 | Qualified Mortgage Bond Funding Subject to income / purchase price limits & federal recapture taxes. CalVet Military Eligibility required. Cal Nat'l Guard and US Military Reserves must meet first time homebuyer guidelines. Not available for Mobile Homes in Parks or Home Improvement Loans. |
| 5.70% | 6.11% | \$1,475.56 | Qualified Veterans Mortgage Bond Funding Wartime service required, application must be within 25 years of release from active duty. CalVet Military Eligibility required. |
| 5.95% | 6.36% | \$1,508.41 | Pre-Ullman Funding CalVet Military Eligibility required. |
| *Estimated total monthly payment/APR based on a \$200k sales price & financing of the funding fee, \$200K assessed value, mandatory hazard, disaster indemnity and life insurance for 40 year old applicant. Your actual payment can vary due to replacement costs for your home, location, mello roos fees, your age, subsequent use of VA benefit etc. | | | |
| Loan Programs | CalVet / VA | CalVet 97 | CalVet 80 |
| Maximum Loan | \$521,250 | \$521,250 | \$521,250 |
| Property | New or Existing Homes, VA approved Condominiums and Mobile Homes on Land | New or Existing Homes, VA approved Condominiums and Mobile Homes on Land | New or Existing Homes, VA approved Condominiums and Mobile Homes on Land |
| Maximum Financing | 100% | 97% | 80% |
| Funding Fee | 1.25% to 2.40% based on down payment and military status, waived with 10%+ VA disability rating. Funding fee for subsequent use is 3.3% Funding Fee may be financed. | 1.25% to 2.40% based on down payment and military status. Funding fee for subsequent use is 3.3% Funding Fee can not be financed and can not be waived. | 1.25% to 1.5% based on down payment, and military status. Funding Fee can not be financed and can not be waived. |
| Loan Origination | 1% | 1% | 1% |